

SPOTLIGHT

January 2002 • Volume 35 • Number 1

The background of the cover features silhouettes of five cowboys wearing hats and a horse, set against a warm, orange and yellow sunset sky. The cowboys are positioned in a line, with the horse on the far right. The text is overlaid on this scene.

**LET'S
RIDE!**

\$75 Million

in 2002

Dates to Remember

Feb. 27 (Wednesday), 2002

All business and PR credits must be received in Waco to count for February production.

Company Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top producers must meet the Company's Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Agent's first eight months.

Partners Update

Effective Jan. 1, 2002, the Basic Partners Plan is being offered at no cost for one year. There will be a minor change to the prescription discount program — a \$1.00 dispensing fee will be charged on all prescriptions — however, all other benefits remain the same, including the discount percentage which averages between 24 and 28 percent. The card issue system will also continue to work the same. The member will still need to complete and mail in the registration form. The Home Office then issues a personalized card which is valid for at least one year.

The Gold Program remains exactly the same at \$24.95 for the first year and \$49.95 for renewals.

The Best of the Best

You have worked hard all year long, now sit back and watch out for AIL's Convention Extravaganza. American Income's 2001 award winners will be recognized in the February issue of *Spotlight*. Your name could be among the best of the best — don't miss it!

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in force premium.

Nickolay Gusev, Raymond Lau, Carla Miller, Eric Neal, Peter Nickolov, Roland Parker, Scott Remmey, Marlon Underwood, and David Wang.

\$200,000 In Force

The following Agents have \$200,000 of in force premium.

Tim Cruise.

Congratulations Roger!

Mark McAndrew recently announced Roger Smith as the new President and Chief Marketing Officer of American Income Life. Roger has been instrumental in orchestrating an effective turnaround at AIL. AIL's field force has grown by more than 50 percent and Life sales have grown 35 percent over the past two years. Congratulations Roger on your tremendous accomplishments and your well-deserved promotion!

From the Field



National Income Life SGA, Durhon Oldham is pictured with New York Governor George Pataki at the New York AFL-CIO fundraiser in honor of those union workers affected by the World Trade Center tragedy. For more information on how you can help with the relief effort, log onto the AFL-CIO Web site at www.aflcio.org. Also the AIL/NILCO/NYCLC disaster relief fund is still accepting contributions, contact your SGA for more information.

Spotlight

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Let's Ride

If you could see me now, you would see an Alfred E. Newman *The Cat That Ate the Canary* grin on my face. American Income ended 2001 with an outstanding \$65,186,000 of Net ALP. Who would have thought we could take our \$60 million goal that far? Worried — Me? Never — not even for a minute!

At American Income, we saw a vision of what could be done. We implemented the systems to do it, held ourselves accountable and showed the rest of the world that AIL/NILICO is the shining star of Torchmark. Let's just consider some of things we accomplished in 2001:

- ▼ Realized a 25 percent increase in Net ALP over last year;
- ▼ Finished the year with nine record breaking months;
- ▼ Increased our Agent force by over 400 Agents;
- ▼ Increased the Company Persistency to 74 percent and Net to Gross to 77 percent;
- ▼ Introduced a new recruiting CD-ROM;
- ▼ Implemented accountability for minimum standards;
- ▼ Expanded the MGA bonus to include GAs;
- ▼ Commenced operations in New York with NILICO.



FROM THE DESK OF:

Roger Smith

President & Chief Marketing Officer of American Income Life

"The bravest are surely those who have the clearest vision of what is before them, glory and danger alike, and yet notwithstanding, go out to meet it."

— Thucydides

Now that we have touted our accomplishments, let's consider how we achieved these tremendous milestones.

The real heroes this year are those of you who worked tirelessly to push the envelope and break the records. Without your individual efforts, our \$65 million year would have never seen the light of day. Each of you pulled together in a collaborative effort to make our goal a reality — **Congratulations!**

I wish I could describe my feelings as I look back and examine all that has happened in the past year. As a nation, we have faced the unthinkable and held strong in the wake of tragedy. As a company, we have moved forward to see the fruits of our labor, and, as individuals, we have braved a new world and are now prepared to head into the future.

As I look to the future, my feelings of certainty are at an all-time high. I am certain, given any goal, American Income is up to the challenge. I am also certain that, as we embark on our goal to \$75 million in 2002, your commitment, dedication, and spirit will carry us there and beyond. Again,

it only takes a vision of what to do, implementing systems to do it and maintaining our accountability to hold us on track.

Recently, I watched the old western "*The Magnificent Seven*." In this 1960 movie starring Yul Brynner, Steve McQueen and Charles Bronson, seven American gunmen hire themselves out to protect a Mexican village from bandits. As the movie unfolds, these seven gunslingers set out to help the village farmers defend themselves against bandits who routinely loot their community. The prospect of these seven men overcoming the odds of 40 to seven was grim. However, knowing the obstacles, they embarked on the journey anyway. As they mounted their horses and headed out to fight the bandits, Yul Brynner turns in his saddle and says, "*Let's ride!*" It is at this moment in the movie that it hits me — I know that feeling! Not only do I know that feeling, but you do too. It is the same feeling I get when I ride my Harley and open the throttle, or when you are in a sports car and floor the accelerator. It is the

same feeling you get when you close a sale and the check or sign a TG-13 contract. It is the feeling that a producer with American Income knows all too well.

I am sure you all are wondering where I am going with this "*Let's ride*" theme. Well, I will tell you where we are going. We are going places. We are headed for the open road, and we are prepared to open the throttle. If you thought 2001 was a production adventure, hold onto your saddle because 2002 is still ahead. Last year we were just getting warmed up; this year we are ready to pull out all the stops. We are planning big things for AIL

in 2002, and the \$75 million goal is only part of it. Let's take a look at what else is on the agenda:

- ▼ A new monthly retention bonus;
- ▼ A new terminal illness rider;
- ▼ A new high-end term policy;
- ▼ New ADS&D marketing products;
- ▼ New career Agent contracts;
- ▼ New vesting provisions.

There you have it: the end of one monumental year and the adventure of another one just ahead. How 'bout it? Are you ready?

Let's ride — \$75 million in 2002!

Founder's Club Outstanding Producers
Fourth Quarter

| Agent | SGA | Times Qualified | TOTL NET ALP | NG* | Persistency |
|------------------|---------------|-----------------|--------------|-----|-------------|
| David Ballard | Jatoff-Foti | 2 | \$62,607 | 79 | 77.26 |
| Nickolay Gusev | Larry Geneser | 1 | 55,940 | 88 | 86.62 |
| Theodore Pappas | Richard Ruff | 1 | 53,424 | 91 | 90.84 |
| Derek Sandilands | Rick Altig | 1 | 58,027 | 80 | 84.92 |
| Marlon Underwood | Scott Smith | 1 | 67,953 | 76 | 76.29 |

*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives
Fourth Quarter

| P.R. Rep | SGA | Times Qualified | Number of Cards/Groups |
|-------------------|---------------|-----------------|------------------------|
| Laurie Onasch | Joseph Manone | 3 | 10,395 Cards |
| Leo VanDenBussche | Rick Altig | 1 | 51 Groups |
| Marjorie Wade | Ryan Whitley | 1 | 63 Groups |



Promoted To Supervising Agent

| | | | | |
|---|---|---|--|--|
| Michael Acerra Tyronne Conard Virginia | Therone Alexander Ed Orell Texas | Steven Austin Marc Zipper Florida | Michael Barrett Rick Altig Tennessee | Jessica Bergren Rick Altig Minnesota |
| Richard Brown Eric Gigliore New Jersey | Phillip Cavelle Scott Smith Illinois | Dale Cavestary Jatoff-Foli California | Paxton Dailey Tyronne Conard Maryland | Volodymyr Derevyanyy Rick Altig Manitoba |
| Myra Diaz William Jennings Colorado | Mario Espinoza William Jennings Colorado | Yoshinori Goya David Cohen California | Peter Hamm Eric Gigliore New Jersey | Jeff Hermes Kevin Paulowski Texas |
| Jay Hurwitz Tom Williams Florida | David Iarussi Ed Orell Texas | Jean Kamdem Tyronne Conard District of Columbia | Brian Karger Rick Altig Washington | Matthew Kernan Mark Hancock Indiana |
| Patricia Lee Scott Smith Michigan | Paul Martinez Ed Orell Texas | Mark Matthews Hancock-Boies Ohio | Theodore Maurice Rick Altig Tennessee | Ian McLeod Ed Orell Texas |
| Rowna Nicolas Marc Zipper Florida | Sanders Offner Robert Colley Louisiana | Paul Peters Marc Zipper Florida | Thomas Phillips Marc Zipper Florida | Daniel Rivera Eric Gigliore New Jersey |
| David Smith Rick Altig Tennessee | Christopher Stephens Jatoff-Foli California | Lee Stradley Marc Morton Ohio | Cathy Thompson Tyronne Conard Maryland | John Tipper Guy Rowan Vermont |
| Michel Verleysen Eric Gigliore Pennsylvania | Antonio Walker Eric Gigliore Pennsylvania | Brian Zophin Ed Orell Texas | | |

Promoted To General Agent

| | | | | |
|--|--|---|--|--|
| Darren Austin Scott Smith Illinois | John Baldo Eric Gigliore New Jersey | Machelle Berry Jatoff-Foli California | Charlotte Braddon Altig-Martin Ontario | Christopher Hernandez Scott Smith Illinois |
| Sidney Hodgskiss Rick Altig British Columbia | Stephen Kapsalis Scott Smith Illinois | Brian Lamm Mark Hancock Indiana | Shon Lange Scott Smith Illinois | David Mah Rick Altig British Columbia |
| Rebecca Recheck Joseph Manone Wisconsin | Charles Rodriguez Tom Williams Florida | Andrew Rossberg Richard Rutt New York | Hugo Rust Jatoff-Foli California | Bobak Schnackel Rick Altig Washington |
| Jerry Smith Rick Altig Washington | Nannette Troutman Rick Altig Oregon | | | |

Promoted To Master General Agent

| | | | | |
|--|--|---|--|--|
| Nickolay Gusev Vlad Basyev Texas | Jason Launius David Cohen California | Mitchell Look James Sarnoe Ohio | Diana Newman Rick Altig Washington | Arkadi Nulman Larry Gesesar Kansas |
| Michael Redd Ed Orell Texas | Jonathan Saluk Richard Rutt New York | Jose Sanchez Scott Smith Illinois | Gary Selesky Scott Smith Illinois | Jay Siders Mike Jones Ohio |
| David Wang Scott Smith Illinois | | | | |



1. John Baldo
Edison, NJ



2. Timothy Cruise
Woodridge, IL



3. Therone Alexander
Dallas, TX



4. Brian Quinn
Kansas City, MO



5. Derek Sandilands
Calgary, AB



6. Cherie Waipouri
Auckland, NZ



7. David Wang
Woodridge, IL



8. Kelly McDonald
Los Angeles, CA



9. Erik Martinez
St. Louis, MO



10. Carla Miller
Omaha, NE

INDIVIDUAL PRODUCERS

| All Time Record to Beat | | | | December Qualifiers | |
|--------------------------|---------------------|--------------|---------------|---------------------|--------------------|
| Carla Miller | Net ALP \$41,337 | Year 2001 | Month Nov. | MGA | SGA |
| Name | Net ALP | Pers | N/G* | MGA | SGA |
| 1. John Baido | \$31,562 | | 98 | David Brister | Eric Giglione |
| 2. Timothy Cruise | 28,965 | 80.21 | 80 | Eric Nichols | Scott Smith |
| 3. Therone Alexander | 26,148 | | 100 | David Zophin | Ed Orell |
| 4. Brian Quinn | 18,928 | | 94 | Arkadi Nulman | Larry Geneser |
| 5. Derek Sandilands | 18,770 | 84.92 | 80 | Melinda-Rae Lyse | Rick Altig |
| 6. Charlie Waipouri | 18,078 | | 100 | Stephen Ross | Steve Friedlander |
| 7. David Wang | 17,943 | 80.65 | 85 | Eric Nichols | Scott Smith |
| 8. Kelly McDonald | 17,351 | | 93 | Kelly McDonald | David Cohen |
| 9. Erik Martinez | 15,975 | | 93 | Slav Bitman | Larry Geneser |
| 10. Carla Miller | 15,505 | 80.15 | 82 | | Chris Lafond |
| 11. Larry Adebessin | 15,457 | 79.09 | 85 | Larry Adebessin | Matt Blumert |
| 12. Nestor Aramayo | 14,890 | 76.12 | 86 | | Tom Williams |
| 13. Ruben Soberanes | 14,051 | 80.38 | 88 | | Jatoft-Foti |
| 14. Peter Bardeson | 14,018 | 77.53 | 78 | Danny VanHouten | Joseph Manone |
| 15. Dan Louie | 13,798 | | 85 | Roger Fung | Rick Altig |
| 16. Christian Adams | 13,781 | 79.09 | 78 | Vito Pecoraro | Eric Giglione |
| 17. Jeff Hermes | 13,745 | | 93 | Don Goodwin | Kevin Pawlowski |
| 18. Stephen Kapsalis | 13,722 | | 86 | Steven Jakubczak | Scott Smith |
| 19. Harold McSweeney | 13,533 | | 92 | | Robert Patterson |
| 20. Marc Rosen | 13,355 | | 87 | Jeffrey Dinocento | Eric Giglione |
| 21. Dallas Dixon | 13,092 | | 87 | Slav Bitman | Larry Geneser |
| 22. Ronald VanWoesik | 13,085 | 85.54 | 82 | Ronald VanWoesik | Vlad Basov |
| 23. Jim Bianchi | 13,073 | | 88 | Paul Rumbuc | Durhon Oldham |
| 24. Robert Ulreich | 12,991 | | 93 | Roger Johnson | Jatoft-Foti |
| 25. Joseph Habeeb | 12,973 | 80.46 | 84 | Nickolay Gusev | Vlad Basov |
| 26. Moneesha Smith | 12,907 | | 88 | John Huber | Eric Giglione |
| 27. Harold Elliott | 12,711 | | 84 | Jeffery Churchfield | Rick Altig |
| 28. Joseph Moore | 12,710 | | 90 | John McCreary | Furer-Whittinghill |
| 29. Jeffrey Szmanda | 12,430 | 88.38 | 85 | Wayne Henricks | Joseph Manone |
| 30. Shon Lange | 12,392 | | 80 | Michael Knapick | Scott Smith |
| 31. Volodymyr Derevyanyy | 12,355 | | 85 | Ilija Orlovic | Rick Altig |
| 32. Kendra Roberts | 12,318 | | 100 | David Brister | Eric Giglione |
| 33. Ryan Hungate | 12,225 | | 96 | John McCreary | Furer-Whittinghill |
| 34. Buck Luymes | 12,049 | 82.37 | 82 | Buck Luymes | Rick Altig |
| 35. Andrew Rossberg | 12,016 | | 97 | Theodore Pappas | Richard Rutt |
| 36. Peter Novellino | 12,003 | 83.91 | 82 | Jeffery Churchfield | Rick Altig |
| 37. Danny Desentz | 11,998 | | 100 | Gregory Strausser | Zeidner-Cowan |
| 38. Brian Traboulay | 11,853 | 82.85 | 86 | Brian Traboulay | Rick Altig |
| 39. Celedonio Javier | 11,839 | | 84 | Gloria Sanchez | Jatoft-Foti |
| 40. Nicholas Klusty | 11,832 | | 100 | David Zophin | Ed Orell |
| 41. John Rainbott | 11,827 | | 93 | David Brister | Eric Giglione |
| 42. Robert Rodney | 11,823 | | 100 | Rory Lee | Rick Altig |
| 43. John Cain | 11,692 | | 96 | Paul Anderson | Larry Geneser |
| 44. Francisco Perez | 11,654 | 82.43 | 85 | Jeffrey Dinocento | Eric Giglione |
| 45. Joseph Ricci | 11,584 | | 100 | Jeffrey Dinocento | Eric Giglione |
| 46. Adrienne Ross | 11,565 | | 99 | Stephen Ross | Steve Friedlander |
| 47. Lawrence Tenamore | 11,346 | | 90 | Steven Jakubczak | Scott Smith |
| 48. James Dattilo | 11,229 | 75.45 | 85 | James Dattilo | Marc Zipper |
| 49. David Ballard | 11,216 | 79.22 | 80 | Doreen Ryan-Foti | Jatoft-Foti |
| 50. Vedran Pipinic | 11,006 | | 82 | Adam Kiss | Richard Rutt |

*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

| All Time Record to Beat | | | | YTD Qualifiers | |
|-------------------------|----------------------|--------------|------|-------------------|--------------------|
| Timothy Cruise | Net ALP \$242,696 | Year 2000 | | MGA | SGA |
| Name | Net ALP | Pers | N/G* | MGA | SGA |
| 1. Timothy Cruise | \$226,774 | 80.21 | 80 | Eric Nichols | Scott Smith |
| 2. David Wang | 216,013 | 80.65 | 85 | Eric Nichols | Scott Smith |
| 3. Ruben Soberanes | 185,191 | 80.38 | 88 | | Jatoft-Foti |
| 4. Carla Miller | 170,138 | 80.15 | 82 | | Chris Lafond |
| 5. James Dattilo | 166,901 | 75.45 | 85 | James Dattilo | Marc Zipper |
| 6. Arkadi Nulman | 148,761 | 85.73 | 82 | Arkadi Nulman | Larry Geneser |
| 7. Eddie Norman | 132,933 | 88.68 | 78 | Eddie Norman | Scott Smith |
| 8. Peter Bardeson | 131,752 | 77.53 | 78 | Danny VanHouten | Joseph Manone |
| 9. Roland Parker | 131,341 | 81.05 | 82 | Roland Parker | Tom Williams |
| 10. Derek Sandilands | 125,369 | 84.92 | 80 | Melinda-Rae Lyse | Rick Altig |
| 11. James Peate | 122,785 | 82.99 | 84 | James Peate | Marc Zipper |
| 12. David Ballard | 121,036 | 79.22 | 80 | Doreen Ryan-Foti | Jatoft-Foti |
| 13. Steve Fujitani | 118,396 | 84.99 | 88 | Dennis Muth | Rick Altig |
| 14. Nickolay Gusev | 116,178 | 87.23 | 86 | Nickolay Gusev | Vlad Basov |
| 15. Bill Wade | 115,745 | 76.23 | 80 | Jack Seitz | Hancock-Boles |
| 16. Theodore Pappas | 110,143 | 84.43 | 89 | Theodore Pappas | Richard Rutt |
| 17. Eric Neal | 108,862 | 78.34 | 80 | Slav Bitman | Larry Geneser |
| 18. Peter Nikolov | 107,470 | 82.12 | 93 | Stephen Ross | Steve Friedlander |
| 19. Scott Remmey | 105,949 | 89.68 | 80 | Jeffrey Dinocento | Eric Giglione |
| 20. Jinchou Zhao | 105,606 | 90.08 | 90 | Wilbur Smith | Rick Altig |
| 21. Gregory Engrav | 104,147 | 83.45 | 84 | Steven Engrav | Rick Altig |
| 22. Lorena Barriere | 102,671 | 77.24 | 89 | Lee Conti | David Cohen |
| 23. Mark Gagliardi | 102,640 | 83.07 | 81 | Doreen Ryan-Foti | Jatoft-Foti |
| 24. Andrew Fike | 102,567 | 84.03 | 92 | Elizabeth Mallon | Robert Glover |
| 25. Mark Bleier | 102,135 | 88.87 | 89 | | Gary Bleier |
| 26. Wesley Bangs | 100,260 | 80.35 | 83 | Wendell Bangs | Rick Altig |
| 27. Ramin Maghsoud | 100,172 | 78.30 | 90 | Larry Kudlacek | Vlad Basov |
| 28. Richard Sauer | 98,890 | 79.71 | 86 | David Brister | Eric Giglione |
| 29. Brian Traboulay | 98,440 | 82.85 | 86 | Brian Traboulay | Rick Altig |
| 30. Carl Boldon | 98,312 | 80.41 | 88 | | Zeidner-Cowan |
| 31. Daniel Phares | 98,146 | 84.88 | 85 | Daniel Phares | Marc Morton |
| 32. Paul Anderson | 96,299 | 86.00 | 83 | Paul Anderson | Larry Geneser |
| 33. Rajeev Arora | 95,688 | 88.43 | 83 | Hurst Kopp | Rick Altig |
| 34. Erik Martinez | 95,359 | | 93 | Slav Bitman | Larry Geneser |
| 35. David Thornton | 94,303 | 94.15 | 93 | Erik Graham | David Cohen |
| 36. Herman Libman | 92,268 | 87.20 | 84 | Herman Libman | Lisa D'Amico |
| 37. Michael Thomas | 91,980 | 78.57 | 81 | Michael Thomas | Robert Smith |
| 38. Duane Roth | 91,979 | | 83 | Slav Bitman | Larry Geneser |
| 39. Hans Manseth | 91,949 | 77.74 | 83 | Hurst Kopp | Rick Altig |
| 40. Wai-Ming Wong | 91,842 | 76.09 | 80 | Don Wold | Rick Altig |
| 41. Michael Perkins | 91,015 | 75.08 | 87 | Doreen Ryan-Foti | Jatoft-Foti |
| 42. James Logan | 90,989 | 86.62 | 93 | James Logan | Hughes-Parekh |
| 43. Angeles Ordas | 90,866 | 85.56 | 83 | | Furer-Whittinghill |
| 44. George Vrban | 89,776 | 76.74 | 85 | George Vrban | Marc Zipper |
| 45. Errol Doerr | 89,707 | 78.80 | 78 | Wendell Bangs | Rick Altig |
| 46. Bradley Kincaid | 89,519 | 81.88 | 83 | Rory Lee | Rick Altig |
| 47. Stacey Wall | 89,303 | 76.05 | 80 | Jeffrey Dinocento | Eric Giglione |
| 48. Carmin Fusco | 89,231 | 79.99 | 83 | Vito Pecoraro | Eric Giglione |
| 49. Darrell Ballard | 87,809 | 80.98 | 86 | Darrell Ballard | Jatoft-Foti |
| 50. Kouassi Appiah | 86,913 | 81.81 | 83 | Roger Fung | Rick Altig |

*Percentage of Net to Gross

\$750+

| Agent | SGA |
|-------------------|-------------------|
| Larry Adebisin | Matt Blumert |
| Therone Alexander | Ed Orell |
| Timothy Cruise | Scott Smith |
| Dallas Dixon | Larry Geneser |
| Erik Martinez | Larry Geneser |
| Kelly McDonald | David Cohen |
| Carla Miller | Chris Lafond |
| Brian Quinn | Larry Geneser |
| Marc Rosen | Eric Giglione |
| Derek Sandilands | Rick Altig |
| Ruben Soberanes | Jatoft-Foti |
| Cherie Waipouri | Steve Friedlander |
| David Wang | Scott Smith |

\$600+

| Agent | SGA |
|----------------------|--------------------|
| Christian Adams | Eric Giglione |
| Nestor Aramayo | Tom Williams |
| Peter Bardeson | Joseph Manone |
| Jim Bianchi | Durhon Oldham |
| Volodymyr Derevyanyy | Rick Altig |
| Harold Elliott | Rick Altig |
| Joseph Habeeb | Vlad Basov |
| Jeff Hermes | Kevin Pawlowski |
| Ryan Hungate | Furer-Whittinghill |
| Stephen Kapsalis | Scott Smith |
| Shon Lange | Scott Smith |
| Dan Louie | Rick Altig |
| Alan Buck Luymes | Rick Altig |
| Harold McSweeney | Robert Patterson |
| Heeni Mikaere | Steve Friedlander |
| Joseph Moore | Furer-Whittinghill |
| Peter Novellino | Rick Altig |
| John Reinbott | Eric Giglione |
| John Rice | Jatoft-Foti |
| Kendra Roberts | Eric Giglione |
| Joshua Robinson | Larry Geneser |
| Andrew Rossberg | Richard Rutt |
| Duane Roth | Larry Geneser |
| Moneesha Smith | Eric Giglione |
| Jeffrey Szmanda | Joseph Manone |
| Charles Todd | Scott Smith |
| Robert Ulreich | Jatoft-Foti |
| Ronald VanWoesik | Vlad Basov |

\$500+

| Agent | SGA |
|--------------------|-------------------|
| David Ballard | Jatoft-Foti |
| Jennifer Baron | Tom Williams |
| Lorena Barriere | David Cohen |
| Hamidrez Bassir | Marc Zipper |
| Mark Bleier | Gary Bleier |
| Jason Brinkmeyer | Larry Geneser |
| John Cain | Larry Geneser |
| Dale Cavestany | Jatoft-Foti |
| James Dattilo | Marc Zipper |
| Danny Desentz | Zeidner-Cowan |
| Jesse Espinoza | David Cohen |
| Steven Greer | Durhon Oldham |
| Celedonio Javier | Jatoft-Foti |
| Nicholas Klusty | Ed Orell |
| Stephen Liberto | Eric Giglione |
| Brian Martinez | Robert Patterson |
| Peter Nikolov | Steve Friedlander |
| Jarrod Novicke | Ed Orell |
| Sean O'Neill | Steve Friedlander |
| Tim Oztunguc | Scott Smith |
| Francisco Perez | Eric Giglione |
| Vedran Pipinic | Richard Rutt |
| Joseph Ricci | Eric Giglione |
| Robert Rodney | Rick Altig |
| Adrienne Ross | Steve Friedlander |
| Shamshinder Sidhu | Rick Altig |
| Thaddeus Szuwalski | Eric Giglione |
| Lawrence Tenamore | Scott Smith |
| Brian Traboulay | Rick Altig |
| Thomas Vaughn | Scott Smith |
| Bill Wade | Hancock-Boles |
| Roy Zeikle | Larry Geneser |
| Brian Zophin | Ed Orell |

\$400+

| Agent | SGA |
|-------------------|-------------------|
| Tawnya Aguirre | David Cohen |
| Machelle Berry | Jatoft-Foti |
| Carl Boldon | Zeidner-Cowan |
| Celine Boudreau | Ramin Kouladji |
| Stephen Bright | Larry Geneser |
| London Burnett | James Surace |
| David Carey | Scott Smith |
| Jason Cooper | Larry Geneser |
| Carmin Fusco | Eric Giglione |
| Hal Herman | Durhon Oldham |
| Brian Hoff | Larry Geneser |
| Roger Hotz | Rick Altig |
| David Iarussi | Ed Orell |
| Anthony Jefferies | Joshua Chalom |
| Jacqueline Miru | Steve Friedlander |
| Arkadi Nulman | Larry Geneser |
| Daniel Rivera | Eric Giglione |
| Imran Satti | Joshua Chalom |
| Latonya Tucker | Scott Smith |
| George Vrban | Marc Zipper |
| Jinzhou Zhao | Rick Altig |

Fourth Quarter Bonus Qualifiers

| QUALIFIER | AGENCY | QUALIFIER | AGENCY | QUALIFIER | AGENCY | | | |
|-------------------|--------------------|-----------|----------------------|-------------------|---------|-------------------|--------------------|---------|
| Carla Miller | Chris Lafond | \$10,919 | Mark Bleier | Gary Bleier | \$3,124 | Dan Louie | Rick Altig | \$2,633 |
| Timothy Cruise | Scott Smith | 8,857 | Jeff Hermes | Kevin Pawlowski | 3,095 | Chris Christensen | Ed Orell | 2,618 |
| David Wang | Scott Smith | 7,436 | Lorena Barriere | David Cohen | 3,095 | Therone Alexander | Ed Orell | 2,615 |
| Brian Quinn | Larry Geneser | 6,460 | Robert Aks | Larry Geneser | 3,080 | Cherie Waipouri | Steve Friedlander | 2,600 |
| Derek Sandilands | Rick Altig | 5,877 | Roger Hotz | Rick Altig | 3,052 | John Vargaa | Tom Williams | 2,572 |
| Arkadi Nulman | Larry Geneser | 5,724 | Joshua Robinson | Larry Geneser | 2,991 | Shon Lange | Scott Smith | 2,566 |
| Ruben Soberanes | Jatoft-Foti | 5,429 | Peter Bardeson | Joseph Manone | 2,983 | Leroy Frya | Larry Geneser | 2,566 |
| John Rice | Jatoft-Foti | 5,285 | Nicolay Gusev | Vlad Basov | 2,970 | Michael McDonald | Jatoft-Foti | 2,565 |
| Erik Martinez | Larry Geneser | 5,054 | Moneesha Smith | Eric Giglione | 2,933 | London Burnett | James Surace | 2,561 |
| David Ballard | Jatoft-Foti | 5,068 | Stephen Bright | Larry Geneser | 2,886 | Stephen Kapsalis | Scott Smith | 2,559 |
| Harold McSweeney | Robert Patterson | 4,993 | Clifford Kearbey | Larry Geneser | 2,861 | John Bulecza | Marc Zipper | 2,556 |
| Andrew Rossberg | Richard Rutt | 4,834 | Peter Nikolov | Steve Friedlander | 2,860 | Bryan Fratt | Ed Orell | 2,537 |
| Marc Rosen | Eric Giglione | 4,813 | Hai Herman | Durhon Oldham | 2,859 | Kubiley Isblen | Furer-Whittinghill | 2,530 |
| Kelly McDonald | David Cohen | 4,202 | Wai-Ming Wong | Rick Altig | 2,854 | Steven Greer | Durhon Oldham | 2,530 |
| Steve Fujitani | Rick Altig | 4,108 | Dallas Dixon | Larry Geneser | 2,834 | Allen Green | Richard Rutt | 2,521 |
| James Dattilo | Marc Zipper | 3,765 | Machelle Berry | Jatoft-Foti | 2,828 | Heeni Mikaere | Steve Friedlander | 2,513 |
| Brian Martinez | Robert Patterson | 3,750 | Jinzhou Zhao | Rick Altig | 2,821 | Lois Pitcher | Steve Friedlander | 2,507 |
| Adrienne Ross | Steve Friedlander | 3,708 | Ronald Vanwoesik | Vlad Basov | 2,820 | Matthew Wolfanger | Durhon Oldham | 2,500 |
| Denard Cooper | Eric Giglione | 3,624 | Gary Hausman | David Cohen | 2,816 | Robert Biddle | Hancock-Boles | 2,497 |
| Brian Traboulay | Rick Altig | 3,543 | David Cassidy | Rick Altig | 2,813 | Jeffrey Bell | Zeidner-Cowan | 2,495 |
| Duane Roth | Larry Geneser | 3,443 | Tim Oztunguc | Scott Smith | 2,785 | Theodore Pappas | Richard Rutt | 2,486 |
| John Baldo | Eric Giglione | 3,443 | Celedonio Javier | Jatoft-Foti | 2,775 | Michael Saracino | Dennis Ishler | 2,485 |
| David Carey | Scott Smith | 3,416 | Peter Novellino | Rick Altig | 2,762 | George Vrban | Marc Zipper | 2,473 |
| James Peate | Marc Zipper | 3,401 | Alan Buck Luymes | Rick Altig | 2,762 | Jessica Bergren | Rick Altig | 2,466 |
| John Reinbott | Eric Giglione | 3,397 | Volodymyr Derevyanyy | Rick Altig | 2,729 | Jean Kamden | Tyrone Conard | 2,456 |
| Joseph Moore | Furer-Whittinghill | 3,362 | Bradley Kincaid | Rick Altig | 2,718 | Paul Martinez | Ed Orell | 2,444 |
| Francisco Perez | Eric Giglione | 3,348 | Maurice Davies | Steve Friedlander | 2,716 | Carmin Fusco | Eric Giglione | 2,413 |
| Bill Wade | Hancock-Boles | 3,348 | Joseph Habeeb | Vlad Basov | 2,713 | Sean Ajayi | Jatoft-Foti | 2,412 |
| Robert Ulreich | Jatoft-Foti | 3,296 | Jim Bianchi | Durhon Oldham | 2,709 | Michael Perkins | Jatoft-Foti | 2,410 |
| Nestor Aramayo | Tom Williams | 3,286 | Larry Adebisin | Matt Blumert | 2,694 | Amy Shamsiev | Richard Rutt | 2,407 |
| Charles Todd | Scott Smith | 3,262 | Hugo Rust | Jatoft-Foti | 2,691 | | | |
| Roland Parker | Tom Williams | 3,246 | Carl Boldon | Zeidner-Cowan | 2,690 | | | |
| Valentin Trujillo | Scott Smith | 3,240 | Ramin Maghsoud | Vlad Basov | 2,677 | | | |
| Scott Remmey | Eric Giglione | 3,158 | Sam Hartlerbad | Hancock-Boles | 2,655 | | | |

Total
\$326,259

SUPERVISING AGENTS



1. Kevin Surles
Dallas, TX



2. Deborah Peers
Calgary, AB



3. Lisa Donoghue
Auckland, NZ

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

December Production

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|--------------------|----------------|----------|-------|-----|-----------------|----------------|-------------------|
| 1. Kevin Surles | \$35,950 | \$47,299 | | 87 | 7 | David Zophin | Ed Orell |
| 2. Deborah Peers | 19,898 | 20,655 | | 91 | 3 | Steven Lee | Rick Altig |
| 3. Lisa Donoghue | 17,043 | 25,863 | 89.29 | 97 | 3 | Lawrence Hauck | Steve Friedlander |
| 4. Jason Danielson | 14,629 | 26,074 | | 99 | 1 | Wendell Bangs | Rick Altig |
| 5. Darren Austin | 14,578 | 18,575 | | 90 | 2 | Eric Nichols | Scott Smith |

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|--------------------|----------------|-----------|-------|-----|-----------------|---------------------|-------------------|
| 1. Kevin Surles | \$85,305 | \$122,718 | | 87 | 7 | David Zophin | Ed Orell |
| 2. William Richard | 68,500 | 52,827 | | 87 | 3 | Michael O'Rourke | Larry Geneser |
| 3. Deborah Peers | 58,801 | 81,386 | | 91 | 3 | Steven Lee | Rick Altig |
| 4. Lisa Donoghue | 55,478 | 103,653 | 89.29 | 97 | 3 | Lawrence Hauck | Steve Friedlander |
| 5. Stephen Momberg | 55,071 | 121,790 | 79.93 | 81 | 2 | Jeffery Churchfield | Rick Altig |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Michael Redd
Dallas, TX
Record Breaker!
MTD First Year Agent Production



2. Eric Neal
St. Louis, MO
Record Breaker!
YTD First Year Agent Production



3. Wesley Bangs
Crystal, MN



4. Jose Sanchez
Woodridge, IL



5. Gary Selesky
Woodridge, IL

All Time Record to Beat

Month: \$94,260 1st Yr. Michael Redd

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

December Production

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-----------------------|----------------|-----------|-------|-----|-----------------|--------------------|-------------------|
| 1. Michael Redd | \$97,166 | \$101,399 | 86.31 | 91 | 21 | David Zophin | Ed Orell |
| 2. Eric Neal | 82,537 | 91,557 | 83.60 | 87 | 11 | Slav Bitman | Larry Geneser |
| 3. Wesley Bangs | 41,633 | 46,999 | 83.17 | 89 | 10 | Wendell Bangs | Rick Altig |
| 4. Jose Sanchez | 41,230 | 46,451 | 84.56 | 89 | 12 | Eric Nichols | Scott Smith |
| 5. Gary Selesky | 34,046 | 37,424 | 78.16 | 84 | 8 | Michael Knapick | Scott Smith |
| 6. Greg Spence | 32,301 | 38,204 | 80.12 | 86 | 9 | David Zophin | Ed Orell |
| 7. Leanne Hughes | 30,118 | 44,032 | 78.30 | 80 | 8 | David Brister | Eric Giglione |
| 8. Maurice Davies | 29,662 | 34,303 | 84.72 | 98 | 4 | Stephen Ross | Steve Friedlander |
| 9. James Beck | 28,448 | 37,354 | 81.97 | 88 | 7 | Steven Jakubczak | Scott Smith |
| 10. Jeffrey Ravnitzky | 26,152 | 30,116 | 81.44 | 86 | 8 | Nicholas Nitkowsky | Tom Williams |

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

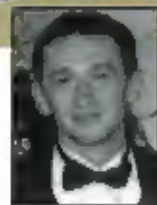
All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|----------------------|----------------|-----------|-------|-----|-----------------|--------------------|---------------|
| 1. Eric Neal | \$489,120 | \$568,069 | 83.60 | 87 | 11 | Slav Bitman | Larry Geneser |
| 2. Gary Selesky | 377,957 | 446,803 | 78.16 | 84 | 8 | Michael Knapick | Scott Smith |
| 3. Michael Redd | 353,176 | 397,967 | 86.31 | 91 | 21 | David Zophin | Ed Orell |
| 4. Leanne Hughes | 287,099 | 492,105 | 78.30 | 80 | 8 | David Brister | Eric Giglione |
| 5. Jose Sanchez | 262,129 | 344,018 | 84.56 | 89 | 12 | Eric Nichols | Scott Smith |
| 6. Jeffrey Ravnitzky | 245,653 | 255,514 | 81.44 | 86 | 8 | Nicholas Nitkowsky | Tom Williams |
| 7. Roland Fletcher | 222,702 | 288,440 | 75.46 | 85 | 2 | Slav Bitman | Larry Geneser |
| 8. Wesley Bangs | 176,021 | 277,043 | 83.17 | 89 | 10 | Wendell Bangs | Rick Altig |
| 9. Errol Doerr | 161,868 | 252,382 | 81.33 | 84 | 4 | Wendell Bangs | Rick Altig |
| 10. Wayne Huber | 160,569 | 205,591 | 77.26 | 84 | 2 | John Huber | Eric Giglione |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



1. Slav Bitman
St. Louis, MO
Record Breaker!
YTD First Year
Agent Production



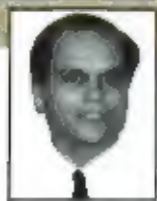
2. Paul Rumbuc
Rochester, NY



3. Steven Jakubczak
Woodridge, IL



4. Eric Nichols
Woodridge, IL



5. Stephen Ross
Auckland, NZ



6. Wendell Bangs
Crystal, MN



7. Steve Foti
Walnut Creek, CA



8. Wilbur Smith
Redmond, WA



9. Lawrence Hauck
Auckland, NZ



10. Gregory Strausser
Southfield, MI

December Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

| Name | 1st Yr. Agent | Net ALP | Pers | NG | #1st Yr. Agents | SGA |
|-----------------------|---------------|-----------|-------|----|-----------------|--------------------|
| 1. Slav Bitman | \$147,166 | \$171,101 | 76.87 | 78 | 23 | Larry Geneser |
| 2. Paul Rumbuc | 108,352 | 108,352 | 83.01 | 89 | 21 | Durhon Oldham |
| 3. Steven Jakubczak | 84,722 | 93,123 | 77.90 | 84 | 15 | Scott Smith |
| 4. Eric Nichols | 79,365 | 112,041 | 79.45 | 84 | 19 | Scott Smith |
| 5. Stephen Ross | 74,644 | 89,986 | 79.21 | 94 | 15 | Steve Friedlander |
| 6. Wendell Bangs | 68,909 | 82,709 | 81.72 | 84 | 12 | Rick Altig |
| 7. Steve Foti | 69,691 | 79,751 | 76.69 | 78 | 17 | Jatoft-Foti |
| 8. Wilbur Smith | 59,417 | 86,255 | 80.77 | 80 | 24 | Rick Altig |
| 9. Lawrence Hauck | 55,492 | 57,126 | 81.89 | 94 | 9 | Steve Friedlander |
| 10. Gregory Strausser | 54,457 | 53,523 | 77.26 | 80 | 14 | Zeldner-Cowan |
| 11. Lee Conti | 51,214 | 63,379 | 77.54 | 84 | 15 | David Cohen |
| 12. John McCreary | 42,532 | 41,062 | | 90 | 7 | Furer-Whittinghill |
| 13. Danny VanHouten | 41,756 | 44,703 | 82.13 | 79 | 13 | Joseph Manone |
| 14. Arkadi Nulman | 41,139 | 58,798 | | 94 | 4 | Larry Geneser |
| 15. Theodore Pappas | 41,042 | 41,895 | | 95 | 8 | Richard Rutt |
| 16. Vito Pecoraro | 38,341 | 56,375 | 75.51 | 79 | 8 | Eric Giglione |
| 17. Roger Fung | 37,739 | 81,543 | 78.53 | 78 | 12 | Rick Altig |
| 18. John Akers | 35,725 | 37,907 | | 83 | 4 | Chris Lafond |
| 19. Wayne Hendricks | 35,577 | 41,011 | 87.11 | 87 | 9 | Joseph Manone |
| 20. Scott Geisel | 33,874 | 37,387 | 78.24 | 81 | 10 | Lisa D'Amico |

YTD Production

All Time Record to Beat
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

| Name | 1st Yr. Agent | Net ALP | Pers | NG | #1st Yr. Agents | SGA |
|-----------------------|---------------|-------------|-------|----|-----------------|-------------------|
| 1. Slav Bitman | \$1,705,178 | \$1,806,173 | 76.87 | 78 | 23 | Larry Geneser |
| 2. Paul Rumbuc | 746,169 | 762,721 | 83.01 | 89 | 21 | Durhon Oldham |
| 3. Eric Nichols | 681,805 | 859,697 | 79.45 | 84 | 19 | Scott Smith |
| 4. Steve Foti | 571,629 | 917,853 | 76.69 | 78 | 17 | Jatoft-Foti |
| 5. Paul Lund | 545,086 | 666,810 | 74.99 | 78 | 8 | Scott Smith |
| 6. Lee Conti | 531,444 | 840,558 | 77.54 | 84 | 15 | David Cohen |
| 7. Christine Hartman | 516,297 | 805,539 | 78.04 | 81 | 17 | Cohen-Hartman |
| 8. Stephen Ross | 475,919 | 671,497 | 79.21 | 94 | 15 | Steve Friedlander |
| 9. Gregory Partee | 464,671 | 617,307 | 77.87 | 83 | 8 | Hancock-Boles |
| 10. Wendell Bangs | 426,045 | 607,990 | 81.72 | 84 | 12 | Rick Altig |
| 11. Steven Jakubczak | 410,980 | 459,488 | 77.90 | 84 | 15 | Scott Smith |
| 12. Stevan Lee | 389,964 | 498,005 | 80.03 | 78 | 9 | Altig-Martyn |
| 13. Gregory Strausser | 379,086 | 380,021 | 77.26 | 80 | 14 | Zeldner-Cowan |
| 14. Danny VanHouten | 372,145 | 457,179 | 82.13 | 79 | 13 | Joseph Manone |
| 15. Wilbur Smith | 355,653 | 997,927 | 80.77 | 80 | 24 | Rick Altig |
| 16. Erik Graham | 353,387 | 888,939 | 82.80 | 88 | 10 | David Cohen |
| 17. Robert Olson | 337,139 | 701,901 | 77.01 | 79 | 12 | Scott Smith |
| 18. Lawrence Hauck | 333,109 | 390,981 | 81.89 | 94 | 9 | Steve Friedlander |
| 19. Vito Pecoraro | 312,863 | 473,165 | 75.51 | 79 | 8 | Eric Giglione |
| 20. Scott Geisel | 303,623 | 380,363 | 78.24 | 81 | 10 | Lisa D'Amico |

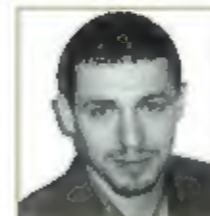
Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
 65 Percent and 70 Percent MGA Contracts
 57.5 Percent GAs Coded Under MGA

December Bonus Qualifiers

| | | | | |
|------------------------------|-----------------------------|----------------------------|-------------------------------|---------------------------|
| Slav Bitman \$11,682 | Lee Conti \$4,576 | Michael Hanson \$1,300 | Christine Hartman \$860 | Leslie Taylor \$296 |
| Paul Rumbac \$9,846 | Jeff Churchfield \$3,968 | Neil Zeigler \$1,267 | James Beck \$786 | Rosario Aguitar \$296 |
| Steven Jakubczak \$8,838 | Wilbur Smith \$3,248 | Wayne Hendricks \$1,243 | Peter Novellino \$725 | Edmundo Martinez \$287 |
| Stephen Ross \$7,226 | John Akers \$2,907 | Wesley Bangs \$1,066 | Roland Fletcher \$637 | Carlos Cantu \$270 |
| Lawrence Hauck \$6,924 | Bill Cook \$2,905 | Paul Lund \$1,045 | Steven Greer \$524 | Peter Nikolov \$267 |
| Eric Nichols \$6,810 | Robert Olson \$2,533 | Roger Fung \$1,035 | Ed Stallworth-Cherry \$515 | Dorian Oldham \$254 |
| Arkadi Nulman \$8,527 | Eric Neal \$2,438 | Jose Sanchez \$1,016 | Gregory Parlee \$421 | Lorena Barriere \$252 |
| Steve Foti \$6,323 | James Dattilo \$2,057 | John Franklin \$1,013 | Michael Thomas \$370 | David Melcher \$226 |
| Gregory Strausser \$6,051 | Steven Lee \$1,868 | Raymond Seale \$994 | Kim Abraham \$356 | Damon Hartley \$226 |
| Wendell Bangs \$4,849 | Brian Traboulay \$1,635 | Leonard Leach \$957 | Marlon Underwood \$348 | Maurice Davies \$201 |
| John McCreary \$4,746 | Don Goodwin \$1,546 | Jonathan Saluk \$936 | Andre Abramovich \$307 | Steve Surace \$135 |
| Vito Pecoraro \$4,611 | Danny VanHouten \$1,402 | Christian Adams \$923 | Bobak Schnackel \$304 | |
| Theodore Pappas \$4,597 | Rebecca Francis \$1,302 | Gloria Sanchez \$888 | James Bailey \$297 | |

Total \$144,258



Vlad Basov

Vlad has been promoted to State General Agent in Texas. Vlad was formerly a Regional General Agent under Larry Geneser. Vlad has been with American Income Life since June 1997.

"Every single step I have taken since I started at AIL has brought me closer to my goal of becoming a State General Agent. Holding the title of SGA gives me the opportunity to establish myself as a great leader, and give other people a chance to follow in my footsteps on the way to prosperity."



Robert Hughes

Robert has been promoted to State General Agent in North Carolina. Robert was formerly a Regional General Agent under Jack Kirschling. Robert has been with American Income Life since June 1996.

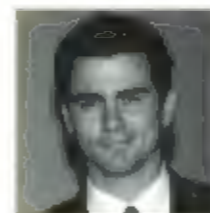
"The State General Agent opportunity means that I have been coached and have demonstrated how to succeed with American Income Life. Being given this opportunity also means I have the capacity to generate that same success in others."



Shashi Parekh

Shashi has been promoted to State General Agent in North Carolina. Shashi was formerly a Regional General Agent under Joseph Marone. Shashi has been with American Income Life since September 1992.

"The challenge of being an SGA is great in many ways. As I grow in this leadership role my personal objective will be to foster a strong team environment that will enable my success to be the success of those around me. I hope my contribution will help with the continued growth and excellence of AIL."



Allan Jennings

Allan has been promoted to State General Agent in Utah. Allan was formerly with the William Jennings Agency out of Colorado. Allan started with American Income Life out of the Houston office in 1996.

"The State General Agent position symbolizes the true opportunity that American Income provides to all their Agents. In my estimation, if you cannot sell this unique opportunity then you need to be in another field of work. When you work for an amazing organization like AIL, the opportunity really just sells itself."



Irving Straun

Irving joined AIL in January 2002 as a State General Agent in the Virgin Islands. Irving was formerly in retail marketing but recognized the need to get back into insurance where he had worked for many years.

"I believe customer service is the key to success, that is what I like about AIL. They are very customer service focused. I now have the opportunity to meet the needs of working families and look forward to the challenge of making American Income a household name in the Virgin Islands."

STATE GENERAL AGENTS



Eric Giglione

| Category I | DECEMBER PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | | |
|------------|---------------------|--------------|-----------|-------------|-----------|----|-------------------------|--------------|-------------|------------|-------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| | Eric Giglione | \$250,065 | \$144,000 | 174 | \$378,826 | 78 | 75.54 | \$2,754,091 | \$1,596,000 | 173 | \$4,216,208 |
| | Scott Smith | 294,877 | 192,000 | 154 | 437,401 | 78 | 75.76 | 3,179,186 | 1,956,000 | 163 | 4,683,168 |
| | David Cohen | 130,723 | 108,000 | 121 | 240,370 | 86 | 78.92 | 1,463,449 | 1,080,000 | 136 | 2,735,030 |
| | Hancock-Boles | 70,911 | 84,000 | 84 | 96,421 | 80 | 77.51 | 1,053,860 | 936,000 | 113 | 1,429,582 |
| | Richard Rutt | 78,299 | 96,000 | 82 | 89,305 | 89 | 88.15 | 569,390 | 720,000 | | 588,546 |



Durhon Oldham

| Category II | DECEMBER PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | | |
|-------------|---------------------|--------------|----------|-------------|-----------|----|-------------------------|--------------|-----------|------------|-----------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| | Durhon Oldham | \$110,849 | \$80,000 | 185 | \$110,849 | 89 | 83.17 | \$831,398 | \$444,000 | 187 | \$831,398 |



David Cohen & Steve Hartman

| Category III | DECEMBER PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | | |
|--------------|---------------------|--------------|----------|-------------|----------|----|-------------------------|--------------|-----------|------------|-------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| | Cohen-Hartman | \$38,871 | \$48,000 | 81 | \$67,233 | 81 | 77.15 | \$621,842 | \$576,000 | 108 | \$1,079,395 |

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

STATE GENERAL AGENTS



Steve Friedlander

| Category IV | DECEMBER PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | | |
|-------------|---------------------|--------------|----------|-------------|-----------|----|-------------------------|--------------|-----------|------------|-------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| | Steve Friedlander | \$140,310 | \$36,000 | 390 | \$164,028 | 93 | 76.35 | \$1,077,487 | \$432,000 | 249 | \$1,399,369 |
| | Joseph Manone | 77,079 | 36,000 | 214 | 119,367 | 82 | 81.40 | 825,551 | 432,000 | 191 | 1,452,645 |
| | Lisa D'Amico | 33,901 | 36,000 | 94 | 56,741 | 80 | 77.63 | 339,254 | 432,000 | | 685,543 |



Chris Lafond

| Category V | DECEMBER PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | | |
|------------|---------------------|--------------|----------|-------------|----------|----|-------------------------|--------------|-----------|------------|-----------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| | Chris Lafond | \$41,827 | \$24,000 | 174 | \$61,350 | 79 | 78.31 | \$450,161 | \$288,000 | 156 | \$640,418 |



Cindy Furer & Bob Whittinghill

| Category VI | DECEMBER PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | | |
|-------------|----------------------|--------------|----------|-------------|----------|----|-------------------------|--------------|-----------|------------|-----------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota | Net ALP |
| | Furer-Whittinghill | \$85,268 | \$36,000 | 237 | \$96,130 | 89 | | \$319,562 | \$180,000 | 178 | \$442,701 |
| | Wittenbach-Ostrovsky | 49,370 | 24,000 | 206 | 54,000 | 94 | | 111,429 | 48,000 | 232 | 124,263 |
| | Robert Patterson | 37,374 | 24,000 | 156 | 44,539 | 92 | | 89,016 | 48,000 | 186 | 96,677 |

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Do You Believe in the Impossible?

"There is no use trying," said Alice. "One cannot believe impossible things."

"I dare say you have not had much practice," said the Queen of Hearts. "When I was your age, I always did it for half an hour a day. Why, sometimes I have believed as many as six impossible things before breakfast."

Disney's immortal tale of "Alice in Wonderland" highlights the possibility of accomplishing the impossible. However, for most of us wonderland is just a child's notion, worlds away from reality. In the imaginary world of wonderland rabbits talk and cards come to life, but how any parallels exist to the real world?

For me, wonderland is not that much different from our world, and our reality. If you believe the impossible can be done, then you are a believer in Alice and in wonderland. I know it is easy to be entertained by the notion of fantasy, but I also know it is much more exciting to see our own impossible dreams manifest into reality.

As the 2001 bell rang and the year came to a close, we found ourselves celebrating our \$65 million year. Some said it couldn't be done. At American Income, we believed in the impossible. We proved that wonderland did indeed exist, and that a \$65 million year was possible!

As Alice tumbled down the rabbit hole, she was unsure of her surroundings. As we embarked upon our journey to \$65 million, we were unsure of our surroundings. We were going places we had never been before. New and strange places can appear frightening, yet adventurous.

As we head into 2002, we find ourselves standing in front of another rabbit hole, ready to embark on yet another adventure. Are we prepared to follow the rabbit to this new place we have never been — \$75 million in Agency production and 1.25 million hard cards generated by Public Relations? Do you believe in the impossible?

For Alice, the rabbit hole initially appeared as a dark tunnel. It was then suddenly illuminated with cupboards, bookshelves, maps and pictures hung upon pegs, and finally it opened to an unbelievable adventure land!

This year is sure to be an adventure, but I promise you a rabbit hole lined with:



FROM THE DESK OF:

Denise Bowyer
Vice President &
National Director of
Public Relations

"All acts performed in the world begin in the imagination."

— Barbara Harrison

- People available to help you achieve the impossible. AIL has a leadership circle of P.R. mentors to assist you in recruiting, training, and planning in your local area.
- Updated presentation tapes, printed materials, and an online resource center.
- New markets for 2002, including directions which are currently under development.

- Success stories from the field which will be shared on a regular basis through the Public Relations Resource Center.

Now is the time to step into a new world where minimum standards will measure your success, long term service will be rewarded through additional financial opportunities, and each of you are guaranteed a surreal world filled with adventure!

Let's make the impossible possible. My advice — start believing at least six impossible things before breakfast, then, get ready and jump into the rabbit hole!

December Qualifiers

| | |
|---------------------|---------|
| Robin Denham | \$1,008 |
| Leo VanDenBussche | 975 |
| Al Wall | 975 |
| Malka Arony | 845 |
| Denise Bateman | 813 |
| Kenneth Altizer | 775 |
| Richard Case | 775 |
| Brenda DiSomma | 775 |
| Darrell Dorey | 775 |
| Rona Spano | 775 |
| Joseph Ward | 750 |
| Susan Gilbert | 748 |
| Bernard Wendekler | 715 |
| Anne Bowyer | 683 |
| Anat Cohen | 550 |
| Patti Morgan | 550 |
| Erica Dalager | 525 |
| Jacqueline deVooght | 525 |
| Bill Gibson | 525 |
| Susan Richards | 500 |
| Jenny Williams | 500 |
| John Wilkinson | 480 |
| Richard Meshulam | 440 |
| Catherine Briggie | 420 |
| Rob Cox | 420 |
| Timothy Farr | 420 |
| Wendi Rose | 400 |
| Ayana Prendergast | 313 |
| Becky Cutler | 250 |
| Roger Johnson | 250 |
| John Molina | 250 |
| Cassandra Robinson | 250 |
| Bryan Wudrick | 250 |
| Suzanna Powers | 220 |
| Joseph Galusha | 210 |
| Manon Brulotte | 200 |
| George Farenthold | 200 |
| Charles Hill | 200 |
| Michael Papale | 200 |
| John Wagner | 200 |

Total \$20,635

Fourth Quarter Qualifiers

| | |
|---------------------|---------|
| Malka Arony | \$2,000 |
| Denise Bateman | 2,000 |
| Leo VanDenBussche | 2,000 |
| Al Wall | 2,000 |
| Robin Andrade | 1,000 |
| Ann Bowyer | 1,000 |
| Robin Denham | 1,000 |
| William Gibson | 1,000 |
| Susan Gilbert | 1,000 |
| Laurie Dnasch | 1,000 |
| Bernard Wendekler | 1,000 |
| Jenny Williams | 1,000 |
| Anat Cohen | 500 |
| Cheryl Cook | 500 |
| Jacqueline deVooght | 500 |
| Brenda DiSomma | 500 |
| Darrell Dorey | 500 |
| Vivian Dwyer | 500 |
| Susan Fuldauer | 500 |
| Richard Meshulam | 500 |
| Ayana Prendergast | 500 |
| Rona Spano | 500 |
| Donald Spohn | 500 |

Total \$21,500



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Al Wall
Toronto, ON



Leo VanDenBussche
Winnipeg, MB

Category B:



Malka Arony
Phoenix, AZ



Vivian Dwyer
Ashland, VA

Category C:



Darrell Dorey
Halifax, NS
Record Breaker!
YTD No. of Groups
in Category C



William Gibson
Woodridge, IL

December Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 23,930 | Rick Altig |
| 2. Rona Spano | 8,537 | Scott Smith |
| 3. Al Wall | 7,832 | Joshua Chalom |

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Al Wall | 7,832 | Joshua Chalom |
| 2. Leo VanDenBussche | 6,056 | Rick Altig |
| 3. Denise Bateman | 5,243 | Rick Altig |

| Category B | No. Cards | SGA |
|-----------------|-----------|----------------|
| 1. Malka Arony | 4,203 | Cohen-Hartman |
| 2. Vivian Dwyer | 2,393 | Billy Faulkner |
| 3. Cheryl Cook | 2,233 | Dennis Ishler |

All Time PR Group Production Record

Month: 119 groups Darrell Dorey

| Category C | No. Groups | SGA |
|-------------------|------------|----------------|
| 1. Darrell Dorey | 21 | Ramin Kouladji |
| 2. William Gibson | 16 | Scott Smith |
| 3. Richard Case | 13 | James Surace |
| 3. Jenny Williams | 13 | Altig-Altig |

YTD Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|-------------|
| 1. Debbie Enstedt | 179,791 | Rick Altig |
| 2. Charles Hill | 50,964 | Jatoft-Foti |
| 3. Rona Spano | 50,218 | Scott Smith |

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Al Wall | 35,394 | Joshua Chalom |
| 2. Leo VanDenBussche | 32,129 | Rick Altig |
| 3. Robin Denham | 28,688 | Larry Geneser |

| Category B | No. Cards | SGA |
|------------------|-----------|----------------|
| 1. Laurie Onasch | 31,026 | Joseph Manone |
| 2. Malka Arony | 23,268 | Cohen-Hartman |
| 3. Darrell Dorey | 12,376 | Ramin Kouladji |

All Time PR Card Production Record

YTD: 320 groups Darrell Dorey

| Category C | No. Groups | SGA |
|------------------|------------|----------------|
| 1. Darrell Dorey | 330 | Ramin Kouladji |
| 2. Patti Morgan | 166 | Tim Schroeder |
| 3. Joseph Ward | 135 | Larry Geneser |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

December Qualifiers

Personal Producers

All Personal Producers who wrote \$8,000 of Net ALP, with one point above the Company's current Quality Averages, won a 50th Anniversary glass business card/pen holder. The winners are as follows:

| | | | | |
|---|--|---|---|---|
| Laura Adams Tiwnyu Aguirre Linda Amante Paul Anderson David Ballard Jennifer Baron Lorena Barriere Hamidreza Bassir Machelle Berry Mark Bleier Carl Boldon Thomas Boltz Celine Boudreau Brian Bowers Daniel Bramley Stephen Bright Jason Brinkmeyer Mark Brunetta London Burnett John Cain | David Carey David Cassidy Dale Cavestany Denard Cooper Jason Cooper Jaimes Dattilo Danny Desente Lisa Donoghue Jason Elder Jesse Espinoza Brian Freeth Carmin Fusco Steven Greer Gury Hausman Hal Herman Brian Hoff Roger Hotz David Iarossi Celestino Javier Anthony Jefferies | Daryl Jones Jean Kantens Nicholas Klusty Stephen Liberto Frank Lindai Ramin Mughesud Christopher Mallon James March Brian Martinez Michael McDonald Heeni Mikaere Jacqueline Miru Jerald Muhammad David Mullins Peter Nikolov Jarrod Novicke Arkadi Nuhman Sean O'Neill Tim Ortioguc Francisco Peret | Lois Pilcher Vedran Pipinic Dennis Pochron Dustin Raum John Reinbott Joseph Ricci John Rice Daniel Rivera Joshua Robinson Robert Rodney James Rosowsky Adrienne Ross Duane Roth Imran Satti Richard Sauer James Schneider Susan Schweitzer Kobina Sekyi Shambinder Sidhu Steven Snow | Daman Spicer Thuddeus Strzawski Lawrence Tenamore Lance Thomas Tomas Thundiyil Charles Todd Beian Traiboulay Latonya Tucker Thomas Vaughn George Verban Bill Wade Daryl Wilkens Wai-Ming Wong Roy Zeikle Jinhsou Zhao Brian Zophin |
|---|--|---|---|---|

All Personal Producers who wrote \$12,000 of Net ALP, with one point above the Company's current Quality Averages, won a 50th Anniversary watch. The winners are as follows:

| | | | | |
|---|--|--|---|---|
| Christian Adams Larry Adobesin Therone Alexander Nestor Aramayo Peter Bardeson Jim Bianchi Timothy Cruise | Volodymyr Derevyanyy Dallas Dixon Harold Elliott Joseph Habeeb Jeff Hermes Ryan Hungate Stephen Kapsalis | Shon Lange Dan Looie Buck Luyms Erik Martinez Kelly McDonald Harold McSweeney Carla Miller | Joseph Moore Peter Novellino Brian Quinn Kendra Roberts Marc Rosen Andrew Rossberg Derek Sandilands | Moneesha Smith Ruben Soberanes Jeffrey Sotomanda Robert Ulreich Ronald VanWoesik Cherie Walpouri David Wang |
|---|--|--|---|---|

P.R. Representatives

All P.R. Representatives who submitted two Original TG contracts, with a minimum combined membership of 500 members, won a 50th Anniversary glass business card/pen holder. The winners are as follows:

Joseph Galusha

All P.R. Representatives who submitted three Original TG contracts, with a minimum combined membership of 1,000 members, won a 50th Anniversary watch. The winners are as follows:

| | | | |
|--------------|---------------|-------------|---------------|
| Richard Case | Darrell Dorey | Bill Gibson | Jennifer Opra |
|--------------|---------------|-------------|---------------|

New Opportunities

The new year is always a time for renewal and change, but it is also a time for new beginnings. January 2002 ushers in many new beginnings for American Income, and for me. For the Company, the new year brings new achievements, new goals and a new slogan. For me, 2002 brings an exciting opportunity as AIL's National Director of SGA Development.

Most of us have grown up with the idea that succeeding in management is the best way to develop leadership skills. However, there are some real personality differences between managers and leaders. Managers are people who oversee and direct activities. Leaders are people who step up before others and show the way. In short, not every manager is a leader, and not every leader is a manager. So then, the question remains, "How can potential leaders rise through the ranks of management?" Harold Weinstein, Chief Operating Officer of Caliper Corporation once said, "At the end of the day, the most important — and difficult — responsibility of current leaders is to mentor future leaders, provide opportunities for them to make a difference, and get out of their way." At American Income, with this newly developed position of National Director of SGA Development, we are planning to do just that.

In my capacity as director, I will serve two functions. First, I will be working with new State General Agents to set up systems in all areas of their Agencies to provide a solid foundation for growth. Second, I will be working closely with existing State General Agents to identify and develop leaders who have the talent and ambition to become State General Agents.

As I travel to Agencies across the country, I will be looking for future leaders — Agents who possess the talent, spirit, and drive to rise to the top. In other words, I will be looking at each and every one of you who desire to carry the acronym SGA after your name.

I am honored to fill the new role of National Director of SGA Development. I believe it is a position which will not only continue Company growth but, more importantly, will give the future leaders of this Company an avenue to achieve AIL's most coveted position of State General Agent. I am not exactly Ed

McMahon, and AIL is not exactly *Star Search*, but we are seeking the very best and brightest future leaders for this Company. Our growth depends on our leaders! Now is the time to step up and show others the way, and I am here to help each and every one of you do just that. I look forward to working with you to make 2002 the most productive in Company history.



FROM THE DESK OF:
Robert Falvo
National Director of
SGA Development

"Commitment unlocks the doors of imagination, allows vision, and gives us the right staff to turn our dreams into reality."

— James Womack



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